

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Timothy Hefner  
 Cindy Hefner  
 Debtors

Case No. 19-11911-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: dlw  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 2

Date Rcvd: Jun 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2019.  
 db/jdb +Timothy Hefner, Cindy Hefner, 82 Canterbury Ct, Downingtown, PA 19335-1107

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr +E-mail/PDF: gecsed@recoverycorp.com Jun 28 2019 03:26:19 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Metropolitan Life Insurance Company  
 bkgroup@kmlawgroup.com  
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
 REBECCA ANN SOLARZ on behalf of Creditor Metropolitan Life Insurance Company  
 bkgroup@kmlawgroup.com  
 RICHARD N. LIPOW on behalf of Joint Debtor Cindy Hefner richard@lipowlaw.com,  
 ecflipow@gmail.com/r44824@notify.bestcase.com  
 RICHARD N. LIPOW on behalf of Debtor Timothy Hefner richard@lipowlaw.com,  
 ecflipow@gmail.com/r44824@notify.bestcase.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

|                                       |           |                       |
|---------------------------------------|-----------|-----------------------|
| IN RE: Cindy Hefner<br>Timothy Hefner |           | CHAPTER 7             |
|                                       | Debtor(s) |                       |
| Metropolitan Life Insurance Company   |           | NO. 19-11911 ELF      |
|                                       | Movant    |                       |
| vs.                                   |           |                       |
| Cindy Hefner<br>Timothy Hefner        |           | 11 U.S.C. Section 362 |
|                                       | Debtor(s) |                       |
| Michael H. Kaliner Esq.               |           |                       |
|                                       | Trustee   |                       |

**ORDER**

AND NOW, this 26th day of June, 2019 at Philadelphia, upon failure of Debtor(s) and the Trustee to file and Answer or otherwise plead, it is:

**ORDERED** THAT: the Motion for Relief from the Automatic Stay under 11 U.S.C. Sections 362, is **modified** with respect to the subject premises located at 82 Canterbury Court, Downingtown, PA 19335 ("Property"), so as to allow Movant, its successors or assignees, to proceed with its *in rem* rights and remedies under the terms of the subject Mortgage and pursue its *in rem* State Court remedies including, but not limited to, taking the Property to Sheriff's Sale, in addition to potentially pursuing other loss mitigation alternatives including, but not limited to, a loan modification, short sale or deed-in-lieu of foreclosure. Additionally, any purchaser of the Property at Sheriff's Sale (or purchaser's assignee) may take any legal action for enforcement of its right to possession of the Property.



**ERIC L. FRANK  
U.S. BANKRUPTCY JUDGE**